

## First National Bank of Lesotho Interest Rates

| Product              | Interest (% pa) | Effective from |
|----------------------|-----------------|----------------|
| <b>Loan Accounts</b> |                 |                |
| Prime Overdraft Rate | 10.25%          | 2010/11/22     |
| New Homeloans        | 10.25%          | 2010/11/22     |
| Existing Homeloans   | 10.25%          | 2010/11/22     |
| Student Loans        | 10.25%          | 2010/11/22     |

| <b>FNB CHEQUE ACCOUNTS</b>         |            |            |
|------------------------------------|------------|------------|
| Product                            | Int (% pa) | Eff from   |
| <b>FNB Cheque Account - DDA AA</b> |            |            |
| Busines Cheque                     | 0.00%      | 2010/11/19 |
| <b>FNB Cheque Account - DDA 02</b> |            |            |
| First Cheque (Daily Balance)       | 0.00%      | 2010/11/19 |
| <b>FNB Cheque Account - DDA 04</b> |            |            |
| Non-Resident                       | 0.00%      | 2010/11/19 |
| <b>FNB Cheque Account - DDA 06</b> |            |            |
| Status                             | 0.05%      | 2010/11/19 |
| <b>FNB Cheque Account - DDA 07</b> |            |            |
| Premier                            | 0.15%      | 2010/11/19 |
| <b>FNB Cheque Account DDA 24</b>   |            |            |
| Staff                              | 0.50%      | 2010/11/19 |
| <b>FNB Corporate Base</b>          |            |            |
| Corporate Base                     | 0.00%      | 2010/11/19 |

|                                              |       |            |
|----------------------------------------------|-------|------------|
| <b>Standard 32- Day Extension - (TOA 11)</b> |       |            |
| 1st Month                                    | 0.50% | 2010/11/19 |
| 2nd Month                                    | 0.75% | 2010/11/19 |
| 3rd Month                                    | 1.50% | 2010/11/19 |

| Product                          | Interest (% pa) | Effective from |
|----------------------------------|-----------------|----------------|
| <b>Smart Account - (DDA 13)</b>  |                 |                |
| M1 - M999                        | 0.00%           | 2010/11/19     |
| M 1,000 - M 4,499                | 0.00%           | 2010/11/19     |
| M 4,500 - M 5,999                | 0.00%           | 2010/11/19     |
| M 6,000 - M 9,999                | 0.00%           | 2010/11/19     |
| M 10,000 - M 14,999              | 0.00%           | 2010/11/19     |
| M 15,000 - M 19,999              | 0.00%           | 2010/11/19     |
| M 20,000 - M 24,999              | 0.00%           | 2010/11/19     |
| M 25,000 - M 39,999              | 0.00%           | 2010/11/19     |
| M 40,000 - M 49,999              | 0.00%           | 2010/11/19     |
| M 50,000 - M 74,999              | 0.00%           | 2010/11/19     |
| M 75,000 - M 99,999              | 0.00%           | 2010/11/19     |
| M 100,000 +                      | 0.00%           | 2010/11/19     |
| <b>Future Account - (DDA 83)</b> |                 |                |
| M 1 - M 999                      | 0.05%           | 2010/11/19     |
| M 1,000 - M 9,999                | 0.05%           | 2010/11/19     |
| M 10,000 +                       | 0.15%           | 2010/11/19     |
| 0                                | 0.00%           | 1900/01/00     |
| <b>Future Forward - (DDA 86)</b> |                 |                |
| M 1 - M 999                      | 0.05%           | 1900/01/00     |
| M 1,000 - M 9,999                | 0.05%           | 1900/01/00     |
| M 10,000+                        | 0.15%           | 1900/01/00     |
| 0                                | 0.00%           | 1900/01/00     |
| <b>Life Start- (DDA 14)</b>      |                 |                |
| M 1 - M 9,999                    | 0.05%           | 1900/01/00     |
| M 10,000 +                       | 0.15%           | 1900/01/00     |

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| <b>Mafube Savings Account - (DDA 81)</b> |                 |                |
| M 1 - M 1000                             | 0.05%           | 2010/11/19     |
| M1000.01 - M2,500                        | 0.15%           | 2010/11/19     |
| M2,500.01 - M5,000                       | 0.25%           | 2010/11/19     |
| M5,000.01 - M10,000                      | 0.50%           | 2010/11/19     |
| M 10,000 - M 14,999                      | 0.75%           | 2010/11/19     |
| M 15,000 - M 19,999                      | 1.00%           | 2010/11/19     |
| M 20,000 - M 24,999                      | 1.25%           | 2010/11/19     |
| M 25,000 - M 39,999                      | 1.25%           | 2010/11/19     |
| M 40,000 - M 49,999                      | 1.25%           | 2010/11/19     |
| M 50,000 - M 74,999                      | 1.25%           | 2010/11/19     |
| M 75,000 - M 99,999                      | 1.25%           | 2010/11/19     |
| M 100,000 +                              | 1.25%           | 2010/11/19     |

| <b>Money Market-(DDA AK) Business</b> |          |          |            |
|---------------------------------------|----------|----------|------------|
| Amount                                | Eff rate | Nom rate | Eff from   |
| M 10,000 - M 19,999                   | 0.15%    | 0.15%    | 2010/11/19 |
| M 20,000 - M 49,999                   | 1.51%    | 1.50%    | 2010/11/19 |
| M 50,000 - M 99,999                   | 2.28%    | 2.25%    | 2010/11/19 |
| M 100,000 +                           | 2.53%    | 2.50%    | 2010/11/19 |

| <b>Money Market-(DDA 26) Individual</b> |          |          |            |
|-----------------------------------------|----------|----------|------------|
| Amount                                  | Eff rate | Nom rate | Eff from   |
| M 10,000 - M 19,999                     | 0.15%    | 0.15%    | 2010/11/19 |
| M 20,000 - M 49,999                     | 1.51%    | 1.50%    | 2010/11/19 |
| M 50,000 - M 99,999                     | 2.28%    | 2.25%    | 2010/11/19 |
| M 100,000 +                             | 2.53%    | 2.50%    | 2010/11/19 |

| Product                                  | Interest (% pa) | Effective from |
|------------------------------------------|-----------------|----------------|
| <b>Call Deposits Standard - (DDA 65)</b> |                 |                |
| M 1,000 - M 9,999                        | 0.05%           | 2010/11/19     |
| M 10,000 - M 24,999                      | 0.15%           | 2010/11/19     |
| M 25,000 - M 49,999                      | 0.30%           | 2010/11/19     |
| M 50,000 - M 99,999                      | 0.40%           | 2010/11/19     |
| M 100,000 - M 250,000                    | 0.50%           | 2010/11/19     |
| M 250,000 - M 499,999                    | 0.65%           | 2010/11/19     |
| M 500,000 - M 999,999                    | 0.75%           | 2010/11/19     |
| M 1,000,000 - M 4,999,999                | 0.85%           | 2010/11/19     |
| M 5,000,000 +                            | 1.40%           | 2010/11/19     |

| Product                            | Interest |         | Eff From   |
|------------------------------------|----------|---------|------------|
|                                    | <10,000  | >10,000 |            |
| Standard Fixed Deposits - (CDA 01) |          |         |            |
| 1 - 2 months                       | 0.70%    | 1.70%   | 2010/11/19 |
| 3 - 5 months                       | 1.50%    | 2.50%   | 2010/11/19 |
| 6 - 11 months                      | 2.25%    | 3.25%   | 2010/11/19 |
| 12 - 17 months                     | 2.65%    | 3.65%   | 2010/11/19 |
| 18 - 23 months                     | 2.80%    | 3.80%   | 2010/11/19 |
| 24 - 35 months                     | 3.20%    | 4.20%   | 2010/11/19 |
| 36 - 47 months                     | 3.50%    | 4.50%   | 2010/11/19 |
| 48 - 60 months                     | 3.75%    | 4.75%   | 2010/11/19 |



# First National Bank

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